40 years
1968 - 2008

April 2, 2008

OBLON
SPIVAK

ATTORNEYS AT LAW

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UNITED STATES PATENT AND TRADEMARK OFFICE
2051 Jamieson Avenue
Suite 300
Alexandria, VA

Attn: Refund Department

Re: Deposit Account Number 150030

Dear Sir or Madame:

Enclosed is a copy of a portion of our Deposit Account Statement of February 2008. Please review the highlighted charge on **Serial Number 10/582,230, in the amount of $100.00 on fee code number 1202.**

This charge apears to be in error as Claims 12, 19, 32 and 39 are all Improper as they do not refer in the alternative only.

Please review this application and kindly refund $100.00 to deposit account number 150030. Copies of the appropriate paperwork are attached. If you have any questions, please contact Scott Lohr at (703) 412-6472. Thank you for your assistance.

Sincerely,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.

Scott Lohr

Enclosure: Deposit Account Statement

United States Patent and Trademark Office

Deposit Account Statement

COPY

Requested Statement Month:	February 2008
Deposit Account Number:	150030
Name:	NORMAN F. OBLON
Attention:	
Street Address 1:	1940 DUKE STREET
Street Address 2:	
City:	ALEXANDRIA
State:	VA
Zip:	22314
Country:	UNITED STATES

DATE	SEQ	POSTING REF TXT	ATTORNEY DOCKET NBR	FEE CODE	AMT	BAL
02/01	10	10067901	218129US2	1463	-$70.00	$41,036.71
02/01	51	11970154	320319US2DIV	1201	$420.00	$40,616.71
02/04	892	0174390071	267029KR, CN, IN, CA, IL	8014	$125.00	$40,491.71
02/04	3	10869957	254788US0CONT	1814	$130.00	$40,361.71
02/04	7	11813246	310444US0PCT	1681	$500.00	$39,861.71
02/04	12116	60914424	308220US/KQU	8007	$100.00	$39,761.71
02/04	12183	60917129	308670US/KQU	8007	$100.00	$39,661.71
02/05	14161	0169950027	273444NZ, NO, KR, IL, BR	8014	$125.00	$39,536.71
02/05	85	11964380	320136US6	1202	$150.00	$39,386.71
02/05	86	11964380	320136US6	1203	$370.00	$39,016.71
02/06	1	11125188	271836US3CONT	1201	-$210.00	$39,226.71
02/06	9	10662456	229971US0	1201	-$210.00	$39,436.71
02/06	39	10898232	256459US0	1251	-$120.00	$39,556.71
02/06	12116	61023523	321202US/KQU	8007	$40.00	$39,516.71
02/07	1	10582230	292360US2PCT	1202	$100.00	$39,416.71
02/07	23	60985809	318055US0XPROV	1052	$50.00	$39,366.71
02/07	52	09533361	6388-0501-0	1202	-$700.00	$40,066.71
02/07	53	09533361	6388-0501-0	1201	-$420.00	$40,486.71
02/08	18	11928907	317163US0	1202	$600.00	$39,886.71
02/08	1	10784787	261305US8	1251	$120.00	$39,766.71
02/08	45	11928833	317340US0DIV	1081	$260.00	$39,506.71
02/11	9378	60908414	306051US/KQU	8007	$20.00	$39,486.71
02/11	9417	60896284	305971US/KQU	8007	$20.00	$39,466.71
02/11	9428	60892043	304368US/KQU	8007	$60.00	$39,406.71
02/11	9912	11673387	298482US/KQU	8007	$20.00	$39,386.71
02/11	10012	11561810	299546JP	8007	$20.00	$39,366.71

Application No. 10/582,230
Reply to Office Action of September 14, 2007

Claim 12 (Currently Amended) ~~System~~ A system according to [[on]] one of the claims 10 [[or]] and 11, ~~characterized in that~~ wherein the geomorphologic parameters comprise horizontal distance and/or elevation difference to the next drainage area.

Claim 13 (Currently Amended) ~~System~~ A system according to ~~one of the claims 1 to 12, characterized in that~~ claim 1, wherein the central unit [[(20)]] comprises an interpolation module deriving the flood risk factors [[(P)]] based upon a country-specific flood zone table depending on horizontal distance and/or elevation difference.

Claim 14 (Currently Amended) ~~System~~ A system according to claim 13, ~~characterized in that~~ wherein the country specific flood zone table comprises the First American 100-year flood zone table.

Claim 15 (Currently Amended) ~~System~~ A system according to ~~one of the claims 1 to 14, characterized in that~~ claim 1, wherein the correlation module comprises at least [[four]] five adaptable correlation parameters $x_1, x_2, ..., x_5$, ~~whereas~~ and the adaptable parameters are correlated by

$$H = \max\left(\frac{x_1 P - x_2 + x_3 \ln(T)}{x_4 P + x_5}, 0\right).$$

Claim 16 (Currently Amended) ~~System~~ A system according to ~~one of the claims 1 to 15, characterized in that~~ claim 1, wherein vulnerability factors are determined based upon historical dataset of corresponding portfolios and a generalized insurance risk is automated derivable from the vulnerability factors.

5

Application No. 10/582,230
Reply to Office Action of September 14, 2007

Claim 17 (Currently Amended) ~~System~~ A system according to ~~one of the claims 1 to 16, characterized in that~~ claim 1, wherein the system comprises different correlation modules for flood cell zones along a [[cost]] coast located different height m a. s. l..

Claim 18 (Currently Amended) ~~System~~ A system according to claim to 17, ~~characterized in that~~ wherein the system comprises at least one specific correlation module ~~determing~~ determining flood cell zones along a [[cost]] coast located lower than 10 m a. s. l..

Claim 19 (Currently Amended) ~~System~~ A system according to one of [[the]] claims 17 [[or]] and 18, ~~characterized in that~~ wherein the determination of the flood cells along a [[cost]] coast are additionally based upon storm surge events.

Claim 20 (Currently Amended) ~~System~~ A system according to ~~one of the claims 17 to 19, characterized in that~~ claim 17, wherein the determination of the flood cells along a [[cost]] coast additionally comprises a Sea, Lake and Overland Surges from Hurricanes (SLOSH) method.

Claim 21 (Currently Amended) ~~System~~ A system according to ~~one of the claims 1 to 20, characterized in that~~ claim 1, wherein the system is ~~accessable~~ accessible over a network (51) by client nodes, ~~(40/41/42), whereas~~ the system further comprises a billing module with a billing gateway interface for access to the central unit [[(20)]] first call ~~datail~~ detail records of a client node being transmittable from the central unit [[(20)]] to the billing module.

6

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